Case 18-22412 Doc 1 Filed 08/09/18 Entered 08/09/18 13:41:39 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		y in a Joint Case):
1.	Your full name				
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Paul First name J. Middle name	First name Middle name		
	Bring your picture identification to your meeting with the trustee.	Maylee Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	fix (Sr., Jr., II, III)	II, III)
2.	All other names you hav	ve			
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9768			

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Case number (if known)

Debtor 1 Paul J. Maylee

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	5000 O. Hardana Assa Amartin and 007	If Debtor 2 lives at a different address:
		5839 S. Harlem Ave Apartment 207 Chicago, IL 60638	North Charles Charles A 71D Oct
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Paul J. Maylee

art	Tell the Court About	Your Bank	ruptcy C	ase		
	The chapter of the Bankruptcy Code you are				each, see <i>Notice Required by</i> ge 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under	■ Chapt	er 7			
		☐ Chapt	er 11			
		☐ Chapt				
		☐ Chapt				
		,				
	How you will pay the fee	abo ord	out how your er. If your	ou may pay. Typical	ly, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
						on, sign and attach the Application for Individuals to Pay
			•	ee in Installments (C at my fee be waive	,	n only if you are filing for Chapter 7. By law, a judge may,
		but app	is not red lies to yo	quired to, waive your our family size and yo	fee, and may do so only if yo ou are unable to pay the fee ir	ur income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.
•	Have you filed for bankruptcy within the	■ No.				
	last 8 years?	☐ Yes.				
			District		When	Case number
			District		When	Case number
			District		When	Case number
0.	Are any bankruptcy	■ No				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.				
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
1.	Do you rent your residence?	□ No.	Go to	line 12.		
	rodiudilod :	Yes.	Has yo	our landlord obtaine	d an eviction judgment agains	t you?
				No. Go to line 12.		
				Yes. Fill out <i>Initial</i> bankruptcy petition		Judgment Against You (Form 101A) and file it with this

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Desc Main Document Page 4 of 55 Case number (if known) Debtor 1 Paul J. Maylee Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.	

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Paul J. Maylee Document Page 5 of 55

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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DCD	raul J. Waylee				Od3C Hui	TIDEL (II KIIOWII)			
Part	6: Answer These Quest	ions for R	eporting Purposes						
16. What kind of debts do you have?		16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by ar individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b.				s "incurred by an		
			Yes. Go to line 17.						
		16b.	Are your debts primarily money for a business or in			ebts that you incurred to obtain business or investment.			
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts you	u owe that are not cons	umer debts or bus	iness debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapt	ter 7. Go to line 18.					
Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7 are paid that funds will be			property is excluded and adminitors?	strative expenses			
	administrative expenses are paid that funds will		■ No						
	be available for distribution to unsecured creditors?		☐ Yes						
18.	How many Creditors do	1 -49		1 ,000-5,00	00	2 5,001-50,000			
	you estimate that you owe?	□ 50-99		☐ 5001-10,0		☐ 50,001-100,000			
		□ 100-1 □ 200-9		□ 10,001-25	,000	☐ More than100,000			
19.	How much do you estimate your assets to be worth?	□ \$100,	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$10,000,00 □ \$50,000,00	1 - \$10 million 01 - \$50 million 01 - \$100 million 001 - \$500 million	□ \$500,000,001 - \$1 □ \$1,000,000,001 - \$ □ \$10,000,000,001 - \$ □ More than \$50 billi	610 billion \$50 billion		
		— \$500,	001 - \$1 111111011						
20.	How much do you estimate your liabilities to be?	□ \$100,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$10,000,00 □ \$50,000,00	1 - \$10 million 01 - \$50 million 01 - \$100 million 001 - \$500 million	□ \$500,000,001 - \$1 □ \$1,000,000,001 - 3 □ \$10,000,000,001 - 3 □ More than \$50 bill	\$10 billion - \$50 billion		
Part	7: Sign Below								
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.							
						ible, under Chapter 7, 11,12, or I choose to proceed under Cha			
			rney represents me and I di at, I have obtained and read			s not an attorney to help me fill o).	out this		
		I request	relief in accordance with the	e chapter of title 11, Un	ited States Code,	specified in this petition.			
		bankrupt and 3571	cy case can result in fines u			ey or property by fraud in conne 20 years, or both. 18 U.S.C. §§			
		Paul J.			Signature of De	ebtor 2			
		Executed	August 9, 2018 MM / DD / YYYY		Executed on _	MM / DD / YYYY			

Debtor 1 Paul J. Maylee Document Page 7 of 55 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Stuart I	B. Handelman	Date	August 9, 2018	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
Stuart B. I	Handelman			
The Law C	Offices of Stuart B. Handelman, P.C.			
200 S. Mic Chicago, I	chigan Avenue, Suite 205 IL 60604			
Number, Street,	City, State & ZIP Code			
Contact phone	(312) 360-0500	Email address	court@sbhpc.net	
6195779 IL	L			
Bar number & S	tota .			

Debt	or 1 Paul J. Maylee		· · · · · · · · · · · · · · · · · · ·	Case number	(d kngan)
Part		ons for R	eporting Purposes		
16.	What kind of debts do you have?	16a.	Ann yeur debig neimarily f	consumer debts? Consumer debts are define sonal, family, or household purpose."	od in 11 U.S.C. § 101(8) as "incurred by an
	•		No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.	Are your debts primarily to money for a business or inv	cusiness debts? Business debts are debts threatment or through the operation of the busin	nat you incurred to obtain ess or investment.
			☐ No. Go to line 16c.		
			Yes. Go to lina 17.	4.6	dahin
		16c.	State the type of debts you	owe that are not consumer debts or business	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapte		
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7, are paid that funds will be a	. Do you estimate that after any exampt prope available to distribute to unsecured creditors?	nty is excluded and administrative expenses
	administrative expenses are paid that funds will		■ No		
	be available for distribution to unsecured creditors?	l	□ Yes		
18.	How many Creditors do you estimate that you owe?	I 1-49		1,000-5,000	☐ 25,001- 5 0,000
		□ 50-9		□ 5001-10,000 □ -0.001.35.000	☐ 50,001-100,000 ☐ Mare than 100,000
	Ono,	□ 100- □ 200-		10,001-25,000	- Marie man 199/200
19.	How much do you	■ en -	\$50,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
•••	estimate your assets to be worth?		001 - \$100,000	\$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
	De MOLOUI		0,001 - \$500,000 0,001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ More than \$50 billion
20.	How much do you	■ so -	\$50,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your liabilities	_ • •	.001 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion
	to be?	-	0,001 - \$500,000 3,001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000 = \$50 billion
Pa	17: Sign Below				
Fo	ryou	I have	examined this petition, and I	declare under penalty of perjury that the inform	nation provided is true and correct.
		If I have United	e chosen to file under Chapte States Code. I understand th	er 7, I am aware that I may proceed, if eligible, a relief available under each chapter, and I ch	under Chapter 7, 11,12, or 13 of title 11, noose to proceed under Chapter 7.
		qocum	ent, I have obtained and read	id not pay or agree to pay someone who is no ithe notice required by 11 U.S.C. § 342(b).	
				ne chapter of title 11, United States Code, spe	
		l under bankru agg 35	ptoy case can result jig fines i	ant, concealing property, or obtaining money of up to \$250,000, or imprisonment for up to 20 to	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519
		Paul.	J. Maylee ure of Debtor 1	Signature of Debto	or 2
		Execut	August 9, 2018 MM/DD/YYYY	Executed on MA	1/00/YYYY

Fill in this infor	mation to identify your	case:			
Debtor 1	Paul J. Maylee	Middle Name	Lasi Name		
Debtor 2					
(Spouse If, (fing)	First Norte	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number				į	
(if known)					Check if this is an emended filing
Official Forn	n 106Dec				
		n Individua	l Debtor's Sc	hedules	12/15
	8 U.S.C. §§ 152, 1341, i	1519, and 3571.			
	****	one who is NOT an atto	rney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes. N	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
		_	rumary and schedules file	d with this declaration	n and
	Maylee and correct. Maylee re of Debtor 1	lee	X Signature of	Debtor 2	
	August 9 2018		Date		

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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Debtor 1 Paul J. Maylee	Case number (# known)
28. Within 2 years before you filed for bankru Institutions, creditors, or other parties.	uptcy, did you give a financial statement to anyone about your business? Include all financial
No Yes. Fill in the details below.	
Name Address (Number, Street, City, State and ZIP Code)	Date Issued
Part 12: Sign Below	
are true and correct. I understand that making with a bankruptcy case can result in fines up to 18 U.S.C. §§ 152, 1341, 1519, and 3571.	Financial Affairs and any attachments, and I declare under penalty of perjury that the answers a false statement, concealing property, or obtaining money or property by fraud in connection to \$250,000, or imprisonment for up to 20 years, or both.
Raul J. Maylee Signature of Debtor 1	Signature of Debtor 2
Date August 9, 2018	Date
Did you attach additional pages to <i>Your Staten</i> ■ No □ Yes	nent of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone who is n	ot an attorney to help you fill out bankruptcy forms?
=	ruptcy Patition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1 Paul J. Maylee	Case number (#	Case number (if known)			
name;	Retain the property and redeem it.	Yes			
Pagarinlian of	Retain the property and enter into a	₩ 168			
Description of property	Reaffirmation Agreement.				
securing debt:	Retain the property and [explain]:				
Part 2: List Your Unexpired Personal Proor any unexpired personal property lease	that you listed in Schedule G. Executory Contracts and Line	writed Lacons (Official Form 1000)			
i die mitchinauch bylow. Do Rot list lesi ea	tate leases. Unexpired leases are leases that are still in effectively lease if the trustee does not assume it. 11 U.S.C. § 36	et the lasen necled has not ust one			
jescupé Aoru riuéibjueq beusilust budbeut	/ (99209	Will the lease be assumed?			
essor's name:		□ No			
Description of leased Property:		☐ Yes			
.essor's name;		□ No			
Description of leased Property:		□ Yes			
.essor's name:					
Description of leased		□ No			
Property:		☐ Yes			
assor's name; Description of leased		□ No			
roperty:		☐ Yes			
essor's name:		□ No			
rescription of leased reperty:					
		☐ Yes			
esscription of leased		□ No			
roperty:		☐ Yes			
essor's name; escription of leased		□ No			
roperty:		☐ Yes			
31 Sign Below					
ider penalty of perjury, I declare that I have opens that is subject to an unexpired leas-	e indicated my intention about any property of my estate the	it secures a debt and any personal			
for Mayler	x				
Paul J. Maylee Signature of Debtor 1	Signature of Debtor 2				
anginaters of people (
Date August 9, 2018	Date				

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

page 2

O8/09/2018 11:42 Phi Lipps
Case 18-22412 Doc 1 Filed 08/09/18 Entered 08/09/18 P3:41:39 Desc Math 007/007
Document Page 12 of 55

	United States Bankruptcy Court Northern District of Illinois
ln re	Paul J. Maylee Case No. Debtor(s) Chapter 7
	VERIFICATION OF CREDITOR MATRIX
	Number of Creditors: 10
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.
Date:	August 9, 2018 Paul J. Mayler Signature of Debtor

Document Page 13 of 55 Fill in this information to identify your case: Debtor 1 Paul J. Maylee First Name Middle Name Last Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,720.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,720.00
Pa	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	22,180.62
	Your total liabilities	\$	22,180.62
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,315.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,241.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Page 14 of 55 Case number (if known) Debtor 1 Paul J. Maylee

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

1,000.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 18-22412 Doc 1 Filed 08/09/18 Entered 08/09/18 13:41:39 Desc Main Document Page 15 of 55

Fill in	this inform	ation to identify your	r case and	this filing:	eni Paue	15 01 55			
Debtor	1	Paul J. Maylee							
Debtor	. ე	First Name	Mic	ddle Name	Last Name				
(Spouse,		First Name	Mic	ddle Name	Last Name				
United	States Banl	kruptcy Court for the:	NORTH	ERN DISTRICT	OF ILLINOIS				
Case r	number								Check if this is an
									amended filing
~ · · ·	–	4.00 A /D							
_		m 106A/B							
		A/B: Prop							12/15
hink it f informa	its best. Be	parately list and describ as complete and accura space is needed, attach on.	ate as poss	sible. If two marr	ied people are filing	together, both are equ	ally responsible	for supply	ring correct
Part 1:	Describe Ea	ach Residence, Building	g, Land, or	Other Real Esta	te You Own or Have	an Interest In			
1. Do y o	ou own or ha	ve any legal or equitable	le interest i	n any residence	, building, land, or si	milar property?			
■ No	o. Go to Part 2	2.							
□ Ye	es. Where is t	the property?							
Part 2:	Describe V	our Vehicles							
		e, or have legal or eques. If you lease a vehicle						ny vehic	es you own that
		•	,	•	·				
		cks, tractors, sport ut	itility verile	cies, motorcyc	ies				
Y	es								
3.1	Make: Po	orche		Who has an inte	erest in the property				or exemptions. Put
		ayenne 4D		■ Debtor 1 only		tr			aims on <i>Schedule D:</i> Secured by Property.
	Year: 20	008		Debtor 2 only		C	urrent value of th	ne C	urrent value of the
	Approximate		5,601	Debtor 1 and	,		ntire property?	po	ortion you own?
-	Other informa	ion: 5839 S. Harlem Ave	/e	☐ At least one of	of the debtors and ano	ther			
	Apartment 207, Chicago IL 60638			Check if this is community property (see instructions)		\$4,300.	00	\$4,300.00	
		raft, motor homes, A , trailers, motors, perso			•	•			
	•	, trailers, motors, perso	orial water	iciait, listilig ve	330i3, 3nowniobiic	s, motorcycle access	ones		
■ N									
☐ Y	es								
		value of the portion ye attached for Part 2.							\$4,300.00
	•						L		
		our Personal and House			ne following items	.2		C	ent value of the
DO 90	u own or na	ave any legal or equit	ladie inter	est in any of the	ie rollowing items) f		port Do r	rent value of the ion you own?
6. Hou	sehold goo	ds and furnishings						clain	ns or exemptions.
_									

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Official Form 106A/B Schedule A/B: Property

	Case 18-22412		08/09/18 ument	Entered 08/09/ Page 16 of 55	18 13:41:39	Desc Main
Debtor 1	Paul J. Maylee			Cas	se number (if known)	
Yes.	. Describe					
	All hou		urniture no i	items worth more the ent 207, Chicago IL 6		\$200.00
□ No				ment; computers, printers	s, scanners; music o	ollections; electronic devices
	One TV	, DVD, and all other	electronics			\$150.00
Examp ■ No □ Yes. 9. Equipm	ibles of value bles: Antiques and figurines; other collections, memo Describe nent for sports and hobbie bles: Sports, photographic, e. musical instruments	orabilia, collectibles				or baseball card collections; and kayaks; carpentry tools;
_	. Describe					
		poles and other eq on: 5839 S. Harlem <i>F</i>		ent 207, Chicago IL 6	0638	\$15.00
■ No	ms nples: Pistols, rifles, shotgun: Describe	s, ammunition, and relat	ed equipment			
□ No	es aples: Everyday clothes, furs Describe	, leather coats, designe	wear, shoes,	accessories		
	Clothin	g owned by debtors	3			\$100.00
□ No	ry oples: Everyday jewelry, cost . Describe	ume jewelry, engageme	ent rings, wedd	ling rings, heirloom jewel	ry, watches, gems, g	old, silver
	old wat	tch				\$10.00
Exam No □ Yes. 14. Any of ■ No	arm animals aples: Dogs, cats, birds, hors Describe ther personal and househouse	old items you did not a	already list, in	cluding any health aids	s you did not list	
☐ Yes.	. Give specific information					

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known)

Debtor 1 Paul J. Maylee 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$475.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash in debtor's \$25.00 possession 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... Bank Name: Chase Bank **Account Number Ending: 3550** \$420.00 Checking 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

Schedule A/B: Property

Official Form 106A/B

Case 18-22412 Filed 08/09/18 Entered 08/09/18 13:41:39 Page 18 of 55
Case number (if known) Document Debtor 1 Paul J. Maylee 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No $\hfill \square$ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: **Bankers Life and Casualty Life** \$500.00 **Insurance Whole Life** 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No

Doc 1

Desc Main

Debto	Case 18-22412	Doc 1 Filed 08/ Docum	/09/18 nent	Entered 08 Page 19 of	3/09/18 13:41:39 55 Case number (if known)	Desc Main					
	<u> </u>				Case Hamber (# known)	-					
	Yes. Describe each claim										
35. Ar	35. Any financial assets you did not already list										
	No										
	Yes. Give specific information										
	Add the dollar value of all of your part 4. Write that number h		_		-	\$945.00					
Part 5:	Describe Any Business-Related	l Property You Own or Have a	ın Interest l	n. List any real esta	te in Part 1.						
37. Do	_ you own or have any legal or equ	itable interest in any busines	s-related pr	operty?							
	o. Go to Part 6.										
ΠY	es. Go to line 38.										
Part 6:	Describe Any Farm- and Comm If you own or have an interest in fa		ty You Owr	or Have an Interes	et In.						
46. D o	you own or have any legal o	r equitable interest in any	farm- or c	ommercial fishin	q-related property?						
_	No. Go to Part 7.	,			5						
	Yes. Go to line 47.										
Part 7:	Describe All Property You	Own or Have an Interest in Th	nat You Did	Not List Above							
52 D	you have other property of a	any kind you did not alroad	ly liet?								
	xamples: Season tickets, countr		ay iist:								
	No										
	Yes. Give specific information										
E4 /	add the dellar value of all of w	our ontring from Bort 7 W	rita that n	ımbar bara		\$0.00					
54. F	Add the dollar value of all of you	our entries from Part 7. Wi	ine mai m	imber nere		\$0.00					
Part 8:	List the Totals of Each Part	of this Form									
r art o	Elot tilo Totalo ol Edoli i dit	<u> </u>									
55. F	Part 1: Total real estate, line 2					\$0.00					
	Part 2: Total vehicles, line 5			\$4,300.00							
	Part 3: Total personal and hou			\$475.00							
	Part 4: Total financial assets, I			\$945.00							
	Part 5: Total business-related Part 6: Total farm- and fishing-	• • •	_	\$0.00 \$0.00							
	Part 7: Total other property no		+	\$0.00 \$0.00							
			' —		Copy personal property to	otal					
62. 1	otal personal property. Add lii	nes ວັດ ແກວugh 61		\$5,720.00	Copy personal property to	otal \$5,720.00					
63. T	otal of all property on Schedu	ule A/B. Add line 55 + line 6	62			\$5,720.00					

Official Form 106A/B Schedule A/B: Property page 5

		I A A A HIII.		
Fill in this infor	mation to identify your	case:		
Debtor 1	Paul J. Maylee			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Vehicle at debtors' residence Line from Schedule A/B: 3.1	\$4,300.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Vehicle at debtors' residence Line from Schedule A/B: 3.1	\$4,300.00		\$1,900.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Bed, couch, chair, table with chairs	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
All household goods and furniture no items worth more than \$500 Location: 5839 S. Harlem Ave Apartment 207, Chicago IL 60638 Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	
One TV, DVD, and all other electronics	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Fishing poles and other equipment Location: 5839 S. Harlem Ave	\$15.00		\$15.00	735 ILCS 5/12-1001(b)
Apartment 207, Chicago IL 60638 Line from Schedule A/B: 9.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Paul J. Mayle	e			Case number (ii known)	-
Brief description of the Schedule A/B that lists		Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
			Che	eck only one box for each exemption.	
Clothing owned by		\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line nom conedure //	<i>D.</i> • • • • • • • • • • • • • • • • • • •			100% of fair market value, up to any applicable statutory limit	
old watch	/p. 12 1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1				100% of fair market value, up to any applicable statutory limit	
Cash in debtor's possession Line from <i>Schedule A/B</i> : 16.1		\$25.00		\$25.00	735 ILCS 5/12-1001(b)
				100% of fair market value, up to any applicable statutory limit	
•	Checking: Bank Name: Chase Bank Account Number Ending: 3550			\$420.00	735 ILCS 5/12-1001(b)
Line from Schedule A	•			100% of fair market value, up to any applicable statutory limit	
Bankers Life and (Bankers Life and Casualty Life			\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 31.1				100% of fair market value, up to any applicable statutory limit	
	omestead exemption t on 4/01/19 and every			led on or after the date of adjustme	nt.)
☐ Yes. Did you acq	uire the property cover	ed by the exemption wi	ithin 1	,215 days before you filed this case	?
□ No					
☐ Yes					

Fill in this information to identify your case:						
Debtor 1	Paul J. Maylee	_		•		
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

	0430 10 22412	Document	Page 23 of 55	1.00 Describant
Fill in th	nis information to identify your			
Debtor 1	Paul J. Maylee			
Dobto:	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if,	filing) First Name	Middle Name	Last Name	
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS	
Case nu	ımber			
(if known)				☐ Check if this is an
				amended filing
Officia	al Form 106E/F			
	dule E/F: Creditors W	ho Have Unsecured	d Claims	12/15
any execu Schedule Schedule left. Attac	tory contracts or unexpired leases G: Executory Contracts and Unexp D: Creditors Who Have Claims Sec	that could result in a claim. Also ired Leases (Official Form 106G). ured by Property. If more space is	o list executory contracts on Schedule A/B . Do not include any creditors with partiall is needed, copy the Part you need, fill it ou report in a Part, do not file that Part. On the	y secured claims that are listed in t, number the entries in the boxes on the
Part 1:	List All of Your PRIORITY Un	secured Claims		
1. Do a	ny creditors have priority unsecure	d claims against you?		
■ N	lo. Go to Part 2.			
ΠY	es.			
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims		
3. Do a	ny creditors have nonpriority unsec	ured claims against you?		
	o. You have nothing to report in this p	art. Submit this form to the court wit	th your other schedules.	
■ Y	es.			
unse	cured claim, list the creditor separately one creditor holds a particular claim, li	for each claim. For each claim liste	the creditor who holds each claim. If a creed, identify what type of claim it is. Do not list unhave more than three nonpriority unsecured	claims already included in Part 1. If more
				Total claim
4.1	American Express	Last 4 digits of ac	ccount number 1007	\$1,294.92
	Nonpriority Creditor's Name Box 0001	When was the del	sht incurred?	
	Los Angeles, CA 90096-000			
_	Number Street City State Zlp Code		u file, the claim is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and and	, and a	ORITY unsecured claim:	
	☐ Check if this claim is for a comr	nunity		
	debt		sing out of a separation agreement or divorce	that you did not
	Is the claim subject to offset?	report as priority cl		nhto.
	■ No	•	on or profit-sharing plans, and other similar de	edis
	Yes	Other. Specify	Charge Card	

Document Page 24 of 55 Debtor 1 Paul J. Maylee Case number (if know) 4.2 \$8,386.76 **Capital One** Last 4 digits of account number 9927 Nonpriority Creditor's Name PO Box 6492 When was the debt incurred? Carol Stream, IL 60197-6492 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 **Cardmember Service** Last 4 digits of account number 2433 \$2,164.79 Nonpriority Creditor's Name P.O. Box 1423 When was the debt incurred? Charlotte, NC 28201 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.4 **Cardmember Service** Last 4 digits of account number 9997 \$2,132.45 Nonpriority Creditor's Name P.O. Box 1423 When was the debt incurred? Charlotte, NC 28201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No
□ Yes

Other. Specify Credit Card

Debts to pension or profit-sharing plans, and other similar debts

Page 25 of 55 Document Debtor 1 Paul J. Maylee Case number (if know) 4.5 \$3,683.22 Citi Cards Last 4 digits of account number 8746 Nonpriority Creditor's Name PO Box 9001016 When was the debt incurred? Louisville, KY 40290-1016 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card- Costco ☐ Yes 4.6 **Comenity Bank** Last 4 digits of account number 6966 \$55.20 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? PO Box 182125 Columbus, OH 43215 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card - Carsons ☐ Yes 4.7 \$4,329.15 **Discover** Last 4 digits of account number 1172 Nonpriority Creditor's Name P.O. Box 6103 When was the debt incurred? Carol Stream, IL 60197-6103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

■ No

☐ Yes

report as priority claims

■ Other. Specify Credit Card

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 Paul J. Maylee Case number (if know) 4.8 \$0.00 **Equifax** Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept. When was the debt incurred? P.O. Box 740241 Atlanta, GA 30374 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts No **Notice Only** ☐ Yes Other. Specify 4.9 Experian Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Dept. P.O. Box 2002 Allen, TX 75013 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes **Kohl's Payment Center** \$134.13 Last 4 digits of account number Nonpriority Creditor's Name PO Box 2983 When was the debt incurred? Milwaukee, WI 53201 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

Page 27 of 55 Case number (if know) Document Debtor 1 Paul J. Maylee

Transunion	Last 4 digits of account number	,
Nonpriority Creditor's Name		
Attn: Bankruptcy Dept.	When was the debt incurred?	
P.O. Box 1000		
Crum Lynne, PA 19022	_	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
□Yes	■ Other. Specify Notice Only	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					_
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
			٥,		Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	22,180.62
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	22,180.62

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

	1700.000	III FAUE / O UL J.J	,	
mation to identify your	case:			
Paul J. Maylee				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
			_	n
	Paul J. Maylee First Name	Paul J. Maylee First Name Middle Name First Name Middle Name	Paul J. Maylee First Name Middle Name Last Name First Name Middle Name Last Name	Paul J. Maylee First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	City		State	Zii Code	
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
					·

		Docume	ent Page 29 o	ot 55	
Fill in this	information to identify your	case:			
Debtor 1	Paul I Mayloo				
Depioi i	Paul J. Maylee First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	ber				☐ Check if this is an
()					amended filing
					1 a
Official	l Form 106H				
	lule H: Your Cod	obtors			40/45
Scried	iule n. Your Cou	entors			12/15
	and case number (if known you have any codebtors? (If			e as a codebtor.	
■ No □ Yes	3				
Arizon	hin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. s. Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash		ty states and territories include)
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed t	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cr Check all schedul	editor to whom you owe the debt es that apply:
3.1				□ Cabadula D li	
	Name			☐ Schedule D, lir☐ Schedule E/F,	
				☐ Schedule G, lir	
				Scriedule G, III	
	Number Street				
•	City	State	ZIP Code		
3.2				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	
_					
	Number Street	State	7ID Co.45		
(City	State	ZIP Code		

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E:II	: th.:								
	in this information to identify	Maylee							
_	btor 2 buse, if filing)	mayico			_				
Uni	ited States Bankruptcy Court	for the: NORTHERN DISTRI	CT OF ILLINOIS						
(If ki	se number nown) fficial Form 106I		_				led filing nent showire as of the f	ng postpetition following date:	
	chedule I: Your	Income				IVIIVI / DD/			12/1
spo atta	use. If you are separated ar	If you are married and not fil ad your spouse is not filing w form. On the top of any addit ment	vith you, do not inclu	ide infor	mati	on about your sp d case number (i	oouse. If m f known). A	ore space is	needed,
		ah	☐ Employed			□ Emp		mig spouse	
	If you have more than one j attach a separate page with information about additiona employers.	Employment status	■ Not employed			•	employed		
	Include part-time, seasonal self-employed work.	Occupation or Employer's name							
	Occupation may include stu or homemaker, if it applies.	ident Employer's address							
		How long employed	there?						
Pa	rt 2: Give Details Abou	ut Monthly Income							
	imate monthly income as of use unless you are separated	the date you file this form. If	you have nothing to r	eport for	any	line, write \$0 in th	e space. In	clude your no	n-filing
	ou or your non-filing spouse have space, attach a separate sh	ave more than one employer, one to this form.	combine the information	n for all e	empl	oyers for that pers	on on the l	ines below. If	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.		s, salary, and commissions (to nthly, calculate what the month		2.	\$	0.00	\$	N/A	-
3.	Estimate and list monthly	overtime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income.	Add line 2 + line 3.		4.	\$	0.00	\$	N/A	

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Deb	otor 1	Paul J. Maylee	-	C	ase r	number (if i	known	1) .					
					For	Debtor 1				Debtor -filing s		e.	
	Cop	y line 4 here	4.		\$		0.00	0	\$	········g c	N/		
5.	List	all payroll deductions:											
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$		0.00	n	\$		N/	Δ	
	5b.	Mandatory contributions for retirement plans	5b		<u>*</u> —		0.00	_	\$		N/		
	5c.	Voluntary contributions for retirement plans	5c		\$		0.00	_	\$		N/		
	5d.	Required repayments of retirement fund loans	5d	l.	\$		0.00	_	\$		N/		
	5e.	Insurance	5e	٠.	\$		0.00	_	\$		N/	Ά	
	5f.	Domestic support obligations	5f.		\$		0.00	0	\$		N/	Ά	
	5g.	Union dues	5g	١.	\$		0.00		\$		N/	Ά	
	5h.	Other deductions. Specify:	5h	.+	\$		0.00) +	+ \$		N/	Α	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$		0.00	0	\$		N/	Ά	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$		0.00	0_	\$		N/	Ά	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.5		c			•	¢.				
	8b.	monthly net income. Interest and dividends	8a 8b		\$_ \$		0.00		\$ _		N/		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$ \$		0.00		\$ \$		N/		
	8d.	Unemployment compensation	8d	l.	\$		0.00	_	\$		N/		
	8e.	Social Security	8e	١.	\$	1,31			\$		N/	Ά	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g		\$ 		0.00		\$ 		N/ N/		
	8h.	Other monthly income. Specify:	8h	.+	\$		0.00	<u>5</u> -	+ \$		N/	Ά	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	i	1,31	5.00	0	\$		N	I/A	
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	-	1,315.00	1.	\$		N/A	_ _	1	,315.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		1,313.00] [Ψ_ —		IVA] - [Ψ		1,313.00
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe		-	•					∍ <i>J</i> . +\$ _		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies								12.	\$_	1	1,315.00
40	ρ.		•								Com		d income
13.	Do :	you expect an increase or decrease within the year after you file this form No. Yes Explain:											

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information to identify your case:				
Deb	otor 1 Paul J. Maylee		Chec	k if this is:	
				An amended filing	
	otor 2				ving postpetition chapter
(Spo	ouse, if filing)			13 expenses as of	the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	DIS	-	MM / DD / YYYY	
Cas	se number				
(If kı	known)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be info	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this fumber (if known). Answer every question.				r supplying correct
	<u> </u>				
Par 1.	Is this a joint case?				
١.	·				
	No. Go to line 2.				
	Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	for Separate House	hold of Deb	tor 2	
	·	To Coparato Frodos	11014 01 202	.0. 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No
					☐ Yes
					□ No
					Yes
					□ No
3.	Do your expenses include ■ No				☐ Yes
э.	expenses of people other than				
	yourself and your dependents?				
Par	rt 2: Estimate Your Ongoing Monthly Expenses				
Est exp	timate your expenses as of your bankruptcy filing date unless your expenses as of a date after the bankruptcy is filed. If this is a suppliplicable date.				
the	clude expenses paid for with non-cash government assistance if a value of such assistance and have included it on Schedule I: You have a such a second assistance and some and such as some and			Your expe	oneoe
(Off	fficial Form 106I.)			Tour expe	511303
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4. \$	i	671.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
_	4d. Homeowner's association or condominium dues		4d. \$		0.00
5.	Additional mortgage payments for your residence, such as hon	ne equity loans	5. \$		0.00

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Deb	otor 1	Paul J. N	<i>l</i> laylee	Case num	nber (if known)	
6.	Utiliti	ies:				
٥.	6a.		, heat, natural gas	6a.	\$	0.00
	6b.		wer, garbage collection	6b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	35.00
	6d.	Other. Sp	ecify:	6d.	\$	0.00
7.	Food	and hous	ekeeping supplies	7.	\$	300.00
8.	Child	dcare and o	children's education costs	8.	\$	0.00
9.	Cloth	hing, laund	ry, and dry cleaning	9.	\$	50.00
10.	Perso	onal care p	products and services	10.	\$	20.00
11.	Medi	ical and de	ntal expenses	11.	\$	15.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.			
	Do no	ot include c	ar payments.	12.		150.00
13.	Ente	rtainment,	clubs, recreation, newspapers, magazines, and books	13.		0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.		rance.				
			nsurance deducted from your pay or included in lines 4 or 20		Φ.	
		Life insura		15a.	*	0.00
		Health ins		15b.		0.00
		Vehicle in		15c.	· <u> </u>	0.00
40			urance. Specify:	15d.	\$	0.00
16.	Spec		clude taxes deducted from your pay or included in lines 4 or	120. 16.	¢	0.00
17		,	ease payments:		Φ	0.00
17.			ents for Vehicle 1	17a.	\$	0.00
			ents for Vehicle 2	17b.	·	0.00
		Other. Sp	ooifu:	17c.		0.00
		Other. Sp		17d. 17d.	·	0.00
18			of alimony, maintenance, and support that you did not		Ψ	0.00
10.			your pay on line 5, Schedule I, Your Income (Official For		\$	0.00
19.			s you make to support others who do not live with you.	,	\$	0.00
	Spec	cify:		19.		
20.			erty expenses not included in lines 4 or 5 of this form or	on Schedule I: Ye	our Income.	
			s on other property	20a.	\$	0.00
	20b.	Real estat	te taxes	20b.		0.00
	20c.	Property,	homeowner's, or renter's insurance	20c.		0.00
	20d.	Maintenar	nce, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22	Calcı	ulate vour	monthly expenses			
22.			through 21.		\$	1,241.00
			2 (monthly expenses for Debtor 2), if any, from Official Form	106.1-2	\$	1,241.00
				1000 2	\$	4 044 00
	22C. /	Add line 22	a and 22b. The result is your monthly expenses.		D D D D D D D D D D	1,241.00
23.	Calc	ulate your	monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	1,315.00
	23b.	Copy your	r monthly expenses from line 22c above.	23b.	-\$	1,241.00
						·
	23c.		our monthly expenses from your monthly income.	00-		74.00
		The result	is your monthly net income.	23c.	\$	74.00
24	Do ···	a av	on increase or decrease in very consumer within the con-	u aftau va fila d.!	a farm?	
∠4 .			an increase or decrease in your expenses within the year or do you expect to finish paying for your car loan within the year or do you			rease or decrease because of a
			terms of your mortgage?	mpoor your mongage	paymont to into	accided because of a
	■ No					
	Пу		Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Paul J. Maylee				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
(Spouse II, IIIIIIg)	i iist ivailie	Wildule Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official For	<u>m 106Dec</u>				
Declarat	tion About a	n Individua	I Debtor's So	chedules	12/15
obtaining mone years, or both. 1	y or property by fraud in 18 U.S.C. §§ 152, 1341, 1	n connection with a ban	kruptcy case can result	in fines up to \$250,000, o	ent, concealing property, or or imprisonment for up to 20
Sig	III Delow				
Did you pa	ay or agree to pay some	one who is NOT an atto	orney to help you fill out b	oankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankrup	otcy Petition Preparer's Notice,
				Declaration, ar	nd Signature (Official Form 119)
	alty of perjury, I declare	that I have read the sur	nmary and schedules file	ed with this declaration a	and
•					
	ul J. Maylee		X	Dalitano	
	I. Maylee ure of Debtor 1		Signature of	Deptor 2	
Signati	ATO OF DEDICTE				
Date	August 9, 2018		Date		

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Fill in	this inform	ation to identify you	r easo:			
			case.			
Debto	r 1	Paul J. Maylee First Name	Middle Name	Last Name		
Debto						
(Spouse	e if, filing)	First Name	Middle Name	Last Name		
United	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case (if know	number				_	Check if this is an Imended filing
	cial For		Affairs for Indivi	duals Filing for E	Bankruptcy	4/16
inform numbe	ation. If mo	ore space is needed,). Answer every que	attach a separate sheet to stion.	this form. On the top of an	equally responsible for sup y additional pages, write yo	
Part 1	Give D	etails About Your Ma	rital Status and Where You	u Lived Before		
1. W	/hat is your	current marital statu	is?			
	MarriedNot marr	ied				
2. D	uring the la	st 3 vears. have vou	lived anywhere other than	where you live now?		
•	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live no	N.	
I	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there
					nity property state or territor tico, Texas, Washington and V	
	No					
	Yes. Mal	ke sure you fill out Sch	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explair	n the Sources of You	r Income			
i ait z	Explair	Time dources or rou	i ilicollic			
F	ill in the total	amount of income yo	u received from all jobs and	ng a business during this y all businesses, including par e together, list it only once u		ndar years?
] No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	st calendar ary 1 to Dec	year: cember 31, 2017)	■ Wages, commissions, bonuses, tips	\$5,769.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Document Debtor 1 Paul J. Maylee

	Debtor 1		Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
For the calendar year before that: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$15,603.00	☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		
Did you receive any other income					

eceive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

Yes. Fill in the details.

	Debtor 1		Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	
From January 1 of current year until the date you filed for bankruptcy:	Social Security Benefits	\$10,520.00			
	Gift Received	\$6,000.00			
For last calendar year: (January 1 to December 31, 2017)	Social Security Benefits	\$17,952.00			
	Gift Received	\$12,000.00			
For the calendar year before that: (January 1 to December 31, 2016)	Social Security Benefits	\$17,903.00			

List Certain Payments You Made Before You Filed for Bankruptcy

õ	Are either	Debtor 1's	s or D	ebtor 2	2's (debts	primarily	consumer	debts?
---	------------	------------	--------	---------	-------	-------	-----------	----------	--------

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No.

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... paid still owe

page 2

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Case number (if known) Debtor 1 Paul J. Maylee

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; co of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support an alimony.						al partner; corporations gent, including one for	
	■ No						
	☐ Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankrupt insider?		ments or transfer a	any property on a	ccount of a d	ebt that benefited an	
	Include payments on debts guaranteed or cos No	signed by an insider.					
	Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment litor's name	
Pal	rt 4: Identify Legal Actions, Repossession	ns and Foreclosures	•				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.						
	Case title	Nature of the case	Court or agency		Status of th	ie case	
	Case number						
10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.						
	No. Go to line 11. Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		Date		Value of the	
	Creditor Name and Address			Date		property	
		Explain what happened	1				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No Yes. Fill in the details.		luding a bank or fi	nancial institutior	n, set off any a	amounts from your	
	Creditor Name and Address	Describe the action the	creditor took	Date taker	Date action was Ar		
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		erty in the possess			efit of creditors, a	
	■ No □ Yes						
Pa	t 5: List Certain Gifts and Contributions						
	Within 2 years before you filed for bankrup	otcy, did you give any gifts	s with a total value	of more than \$60	00 per person	?	
	■ No			•			
	Yes. Fill in the details for each gift.	_					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value	
	Person to Whom You Gave the Gift and Address:						

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Deb	otor 1	Paul J. Maylee	'	Docamone	Case numb	Der (if known)	
14.	_	n 2 years before you filed for	r bankruptcy, o	did you give any g	ifts or contributions with a t	otal value of more than	\$600 to any charity?
	_	es. Fill in the details for each	gift or contributi	ion.			
	more Chari	or contributions to charities than \$600 ity's Name ess (Number, Street, City, State and		Describe what y	ou contributed	Dates you contributed	Value
Par	t 6:	List Certain Losses					
15.		n 1 year before you filed for mbling?	bankruptcy or	since you filed for	r bankruptcy, did you lose a	nything because of the	t, fire, other disaster
	_	No /es. Fill in the details.					
		ribe the property you lost ar the loss occurred	Include	the amount that in	coverage for the loss surance has paid. List pending 3 of Schedule A/B: Property.	Date of your loss	Value of property loss
Par	t 7:	List Certain Payments or Tr	ansfers				
16.	consu	n 1 year before you filed for ulted about seeking bankrup e any attorneys, bankruptcy p	tcy or preparii	ng a bankruptcy p	etition?		rty to anyone you
	_	No 'es. Fill in the details.					
	Addre Emai	on Who Was Paid less il or website address on Who Made the Payment,	if Not You	Description and transferred	value of any property	Date payment or transfer was made	Amount of payment
	The Hand	Law Offices of Stuart B. delman, S. Michigan Avenue, Suit ago, IL 60604		Attorney Fees		July 2, 2018	\$1,095.00
	Debt	torcc.org		Counseling		July 2018	\$14.95
17.	promis Do not	n 1 year before you filed for ised to help you deal with you tinclude any payment or trans	our creditors o	r to make paymen		ay or transfer any prope	rty to anyone who
		on Who Was Paid		Description and transferred	value of any property	Date payment or transfer was made	Amount of payment
18.	transf	n 2 years before you filed for ferred in the ordinary course e both outright transfers and to	of your busin	ess or financial af	fairs?		

include gifts and transfers that you have already listed on this statement.

☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Official Form 107

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19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-print No		any property to a se	elf-settled trust or similar devic	e of which you are a
	Yes. Fill in the details.				
	Name of trust	Description and	l value of the prope	rty transferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, In	struments. Safe Depo:	sit Boxes, and Stora	age Units	
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso No Yes. Fill in the details.	cy, were any financial a	accounts or instrum	nents held in your name, or for	
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	t or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Chase Bank P.O. Box 659732 San Antonio, TX 78265	XXXX-	☐ Checking ■ Savings ☐ Money Marke ☐ Brokerage ☐ Other	2017	\$100.00
21.	Do you now have, or did you have within 1 cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had a Address (Number	ccess to it? D	safe deposit box or other depo	Do you still have it?
22.	Have you stored property in a storage unit No	State and ZIP Code) or place other than yo	ur home within 1 ye	ear before you filed for bankrup	otcy?
	☐ Yes. Fill in the details. Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has of to it? Address (Number State and ZIP Code)		escribe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control	I for Someone Else			
23.	Do you hold or control any property that so for someone.		clude any property	you borrowed from, are storing	g for, or hold in trust
	Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City Code)		escribe the property	Value

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Debtor 1 Paul J. Maylee

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

•	Environmental law means any federal, state, or toxic substances, wastes, or material into the air regulations controlling the cleanup of these substates any location, facility, or property as to own, operate, or utilize it, including disposal Hazardous material means anything an environmazardous material, pollutant, contaminant, or second	ir, land, soil, surface water, ground ostances, wastes, or material. defined under any environmental sites. mental law defines as a hazardous	dwate	r, or other medium, including so	tatutes or or utilize it or used
Rep	oort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n they	occurred.	
24.	Has any governmental unit notified you that you	ı may be liable or potentially liable	unde	er or in violation of an environm	ental law?
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	ironm	ental law? Include settlements	and orders.
	Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Natu	ire of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27.	Within 4 years before you filed for bankru	otcy, did you own a business or have any of	the following connections to any business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voti	ng or equity securities of a corporation					
	■ No. None of the above applies. Go to	Part 12.					
Yes. Check all that apply above and fill in the details below for each business.							
	Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.				
			Dates business existed				

Page 41 of 55 Document Debtor 1 ase number (if known) Paul J. Maylee 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Paul J. Maylee Signature of Debtor 2 Paul J. Maylee Signature of Debtor 1 Date August 9, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		200	ament rage 12 er ee			
Fill in this inform	mation to identify you	r case:				
Debtor 1	Paul J. Maylee					
20010	First Name	Middle Name	Last Name	—		
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS			
Case number						
(if known)				☐ Check if this is an amended filing		
you have leas You must file thi whiche on the	ever is earlier, unless t form	and the lease has r within 30 days after the court extends th	not expired. you file your bankruptcy petition or by the e time for cause. You must also send copie oth are equally responsible for supplying co	es to the creditors and lessors you list		
	nd date the form.	,	an and equally respondence to earphying es			
	and accurate as possi our name and case nu		s needed, attach a separate sheet to this fo	m. On the top of any additional pages,		
Part 1: List Your Creditors Who Have Secured Claims						
1. For any credit information be		Part 1 of Schedule D	e: Creditors Who Have Claims Secured by P	roperty (Official Form 106D), fill in the		
Identify the cr	editor and the property	that is collateral	What do you intend to do with the prope secures a debt?	rty that Did you claim the property as exempt on Schedule C?		
Creditor's			Currender the property	ПМа		
name.			☐ Surrender the property.	□ No		

☐ Retain the property and redeem it. ☐ Yes ☐ Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's □ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. ☐ No name: ☐ Retain the property and redeem it. ☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt:

Official Form 108

Creditor's

Statement of Intention for Individuals Filing Under Chapter 7

☐ Surrender the property.

□ No

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Debtor 1	Paul J. Maylee	Case number (if	Case number (if known)			
name: Descrip propert securin	у	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	□ Yes			
For any ui	rmation below. Do not list real estate	rty Leases : you listed in Schedule G: Executory Contracts and Une leases. Unexpired leases are leases that are still in effe rty lease if the trustee does not assume it. 11 U.S.C. § 36	ct; the lease period has not yet ended.			
Describe	your unexpired personal property lea	ases	Will the lease be assumed?			
Lessor's r Description Property:	name: on of leased		□ No			
Lessor's r Description Property:	name: on of leased		□ No			
Lessor's r Description Property:	name: on of leased		□ No			
Lessor's r Description Property:	name: on of leased		□ No □ Yes			
Lessor's r Description Property:	name: on of leased		□ No □ Yes			
Lessor's r Description Property:	name: on of leased		□ No □ Yes			
Lessor's r Description Property:	name: on of leased		□ No □ Yes			
Under per property t X /s/ F Pau	hat is subject to an unexpired lease. Paul J. Maylee I J. Maylee ature of Debtor 1	Adicated my intention about any property of my estate the state of Debtor 2				
Date	August 9, 2018	Date				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-22412 Doc 1 Filed 08/09/18 Entered 08/09/18 13:41:39 Desc Main Document Page 48 of 55

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e	Paul J. Maylee	•				Case No.	
					Ε	Pebtor(s)	Chapter	7
		DIS	CLO	OSURE OF COMPE	NSATIO	N OF ATTORN	EY FOR DE	CBTOR(S)
1.	cor	npensation paid to	me v	29(a) and Fed. Bankr. P. 2016 within one year before the filing debtor(s) in contemplation	ng of the petit	ion in bankruptcy, or	agreed to be paid	to me, for services rendered or to
		For legal service	es, I h	ave agreed to accept			\$	1,095.00
		Prior to the filin	g of t	his statement I have received			\$	1,095.00
		Balance Due					\$	0.00
2.	\$_	335.00 of the	filing	fee has been paid.				
3.	The	e source of the cor	mpens	sation paid to me was:				
		Debtor		Other (specify):				
4.	The	e source of compe	nsatio	on to be paid to me is:				
		Debtor		Other (specify):				
5.		I have not agreed	l to sh	are the above-disclosed comp	pensation with	n any other person unl	less they are members	pers and associates of my law firm.
				the above-disclosed compens , together with a list of the na				or associates of my law firm. A ched.
6.	In	return for the above	ve-dis	closed fee, I have agreed to re	ender legal se	rvice for all aspects of	f the bankruptcy c	ase, including:
	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]							
7.	Ву	Represent	tatior	otor(s), the above-disclosed fe n of the debtor(s) in any c e of \$750.00 for possible i	dischargeab	ility actions, judic		other adversary proceeding.
					CERTIFI	CATION		
this	I ce ban	ertify that the fore kruptcy proceedin	going g.	is a complete statement of an	ny agreement	or arrangement for pa	yment to me for re	epresentation of the debtor(s) in
	٩ug	just 9, 2018			/s	/ Stuart B. Handel	man	
	Date	?			_	tuart B. Handelma gnature of Attorney	n	
					Т	he Law Offices of		elman, P.C.
						00 S. Michigan Ave hicago, IL 60604	enue, Suite 205	
					(3	312) 360-0500 Fax	: (312) 360-1033	3
						ourt@sbhpc.net ame of law firm		
					IV	ume oj iuw jirm		

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THE LAW OFFICES OF

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STUART B. HANDELMAN

Case 18-22412

A Professional Corporation

WWW.CHICAGOLANDBANKRUPTCY.COM

Stuart B. Handelman Jean M. Huang Kelly Smith

200 S. Michigan Avenue, Suite 1215 Chicago, Illinois 60604-2431 Telephone (312) 360-0500 Fax (312) 360-1033

CONTRACT FOR CHAPTER 7 BANKRUPTCY SERVICES

I, (the Debtor, whether one or more parties), hereby retain The Law Offices of Stuart B. Handelman, P.C. ("The Attorney") to represent me in a Chapter 7 bankruptcy. I hereby give permission to The Firm to hire cocounsel, or independent contractors in my Chapter 7 bankruptcy. Debtor acknowledges receiving a copy of this contract.

The parties agree as follows:

1. Type of Bankruptcy.

Debtor retains Attorney to file a Chapter 7 bankruptcy case. If the Debtor determines at a later date that the Debtor desires to file a Chapter 13 bankruptcy case, the parties shall execute a new fee contract setting forth the terms of such representation.

2. Base Attorney Fees.

The base attorney fee for filing the Chapter 7 bankruptcy case is \$1,095.00. Debtor agrees to pay the base attorney fee by the agreed date of July 2, 2018. In the event the base attorney fee is not paid in full by agreed date, the base fee will increase \$200.00 per month. ALL RETURNED CHECKS ARE SUBJECT TO A \$25.00 PROCESSING FEE.

The base fee is based on the following assumptions:

- (a) The Debtor has provided the Attorney with complete and accurate information.
- The Debtor's circumstances, particularly the Debtor's Current Monthly Income as defined by the (b) Bankruptcy Code, does not change prior to the actual filing of the Chapter 7 Bankruptcy case.
- The Debtor must pay the fee prior to the filing of the case. Debtor understands that no bankruptcy (c) protection is in effect until the case is filed with the court.

If any of these assumptions prove to be inaccurate, and as a result the amount of legal services provided by the Attorney is increased, then the base attorney fee shall be increased accordingly and to compensate the Attorney for the additional time and services in providing the legal services. At such time, the parties must execute a supplement to this Agreement. If the Debtor refuses to sign such a supplement, then the Attorney-Debtor relationship shall be terminated and no Chapter 7 bankruptcy Case will be filed for Debtor by the Attorney.

3. Refund of Percentage of Base Fee.

In the event the legal services provided for herein are terminated by either party prior to the filing of a Chapter 7 bankruptcy case, then the Debtor may be entitled to a refund of some of the base fee. The refund shall be determined by the number of hours devoted by Attorney to the case prior to the time of termination computed at the rate of \$250.00 per hour; by the time devoted to the case by the Legal Assistants of Attorney computed at the rate of

Initials	
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\$125.00 per hour; by adding all expenses incurred (such as copies, postage, securing records and documents, tax transcripts, credit reports, etc); and then by deducting the total amount of all charges from the Base Fee. If the event the total of all such fees and charges exceed the Base Fee, the Debtor's liability shall be limited to the amount of the Base Fee.

Debtor's Obligations to Pay Designated Costs.

The Debtor shall be obligated to pay the following costs related to the filing of a Chapter 7 bankruptcy case. The costs are as follows:

- (a) The fee of \$335.00 charged by the Bankruptcy Court to file a Chapter 7 bankruptcy case.
- (b) The cost of pre-filing consumer credit counseling, which is a prerequisite to filing for bankruptcy relief, which is approximately \$15.00.
- (c) The cost of a post-filing instructional course concerning personal financial management, which is a prerequisite to obtaining the Discharge of debts in a Chapter 7 case. The amount of \$10.00.
- (d) The cost of obtaining any consumer credit reports.
- (e) The cost of obtaining tax returns or tax transcripts directly from the taxing authorities or from any third-party provider.
- (f) The cost of obtaining copies of judgments, deeds, deeds of trust, title certificates, court papers, county tax records, and other similar documents.
- (g) The cost of securing any prior court records from the PACER system for federal cases.
- (h) The cost of securing any other records or statements not otherwise produced by or available to the Debtor.
- 5. Services provided Under the Attorney's Base Fee.

The services of the attorney included in the base fee are those normally contemplated for a Chapter 7 case. They include the services listed below:

- (a) All services reasonably necessary to fully inform the Debtor of the Debtor's rights and responsibilities under the Bankruptcy Laws.
- (b) All services reasonably necessary to enable the Debtor to make an informed decision about the filing of a Chapter 7 bankruptcy case.
- (c) Advising the Debtor of all available exemptions under any applicable law and assisting the Debtor in claiming the exemptions that best serve the Debtor's needs and desires.
- (d) Assisting the Debtor in complying with all of the requirements imposed by the Bankruptcy Laws, the Bankruptcy Rules, or any Local Bankruptcy Rules.
- (e) Preparation and electronic filing of petition, schedules, supplemental local forms, and mailing matrix.
- (f) Drafting and mailing notice to creditors advising of filing of case.
- (g) Drafting and mailing to you a letter regarding your attendance at the Section 341 meeting of creditors and your other responsibilities.
- (h) Preparation for and attendance at Section 341 meeting, either by an employee or an independent contractor.
- (i) Filing of any motions to avoid non-purchase money liens on exempt household goods and judgment liens that impair exempt property.
- (j) Assisting the Debtor in carrying out the Debtor's Statement of Intentions, provided that the Debtor pays the Non-Base Fee for any redemptions.

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 Assisting the Debtor in complying with all proper and timely requests for information and/or (k) documents by the Bankruptcy Trustee, the Bankruptcy Administrator, the Court, or other parties involved in the case.
- **(l)** Communicating as necessary with the creditors and other parties involved in the case (including their attorneys) to facilitate the administration of the case and the application of the Automatic Stay.

6. Additional or Non-Base Legal Services.

In some Chapter 7 cases, the legal services which are beyond those contemplated in the base fee must nonetheless be provided by the Attorney. These legal services are listed below:

- (a) Representing the Debtor in any dischargeability proceeding, including student loan discharge.
- Representing the Debtor in any contested motion to avoid any type of a lien or judgment. (b)
- Representing the Debtor in a motion to continue the Automatic Stay. (¢)
- (d) Representing the Debtor in any contested matters or adversary proceedings related to the enforcement of the Automatic Stay by a creditor.
- Representing the Debtor in any action to enforce the Discharge injunction or the Automatic Stay. (e)
- Representing the Debtor in any motions related to the enforcement of Sections 707(a) or 707(b) of (f) the Bankruptcy Code, except as provided in the Special Circumstance Addendum.
- Representation the Debtor in any contested motions for relief from the Automatic Stay. (g)
- (h) Representing the Debtor in any motions to redeem exempt personal property.
- Representing the Debtor in any contested matter regarding the Debtor's claim of exempt property. (i)
- (i) Filing any amendments to the Schedules, unless the amendment arises out of a mistake by the Attorney.
- Filing a motion to continue the 341 meeting of creditors at the request of the Debtor. (k)
- (1) Filing of motions to abandon property.
- Representing the Debtor in any other matters not specifically designated as a Base Fee Service in this (m) Agreement.
- Additionally, Debtor agrees to be prompt and attend all scheduled office consultations, including the (n) appointment to sign the petition. Debtor understand that a fee of \$100.00 will be assessed if Debtor fails to appear or cancels an appointment within 1 business day of the scheduled meeting.

7. Compensation for Non-Base Legal Services.

For such non-base services, you may be charged without any further notice and in the discretion of the Court non-base fees for the following services and in the amounts noted:

(a)	Amendments to Schedules & Court Fee	\$181.00
(b)	Continued 341 meeting	\$250.00
(c)	Defending a motion for relief from stay	\$450.00
(d)	Motion for Redemption	\$750.00
(c)	Motion to continue the Automatic Stay	\$450.00
(f)	Motion to Avoid a Lien of Judgment	\$750.00

- With respect to all-other mattes, other than the contingent fee cases described below, the Attorney (g) will keep time and expense records for any non-base service and apply to the Court for the approval of the fee plus all expenses incurred. The current hourly fee for your Attorney is \$255.00 and the current hourly fee for his Legal Assistant is \$125.00.
- The attorney will be entitled to a contingency fee equal to 50% of any actual recovery from any party for a violation of the automatic stay, the discharge injunction, or for breach of any state or federal consumer protection statutes.

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8. Expenses.

The Attorney shall be entitled to apply to the Court for approval of any expenses related to your case for base fee or non-base fee services. Such expenses include but are not limited to court fees, telephone fees, fax fees, copy fees, postage fees, PACER fees, electronic or other research fees. In the Court's discretion, the Attorney may request without any notice or documentation a blanket expense of \$1.00 for each item noticed to creditors as an expense for postage, copying and envelopes.

- 9. Payment of Base and Non-Base Fees.
 - (a) The Base Fee shall be paid in full prior to the time the Attorney begins any actual work on the Chapter 7 Petition and Schedules.
 - (b) All fixed Non-Base fees must be paid in Advance of the Service by the Debtor.
 - (c) Fees for services based on time and expenses shall be paid within 30 days of the Debtor's receipt of the bill for such services; provided, however, that the Attorney may require the payment of a retainer fee for non-base services that are expected to require more than 2 hours of the Attorney's time.
 - (d) The Debtor understands that if the Debtor does not pay the non-base fees as provided in this Agreement then the Attorney has no obligation to provide the non-base services and has the right to file a motion to withdraw as the attorney for the debtor in the Chapter 7 case, the contested case, or the adversary proceeding.

10. Means Test Services.

With respect to the "means test" provisions imposed by Section 707(b) of the Bankruptcy Code, the base fee charged in this case is based on one of the four assumptions set forth below. The assumption that applies is designated by the assumption that applies is designated by the Debtor placed after the Assumption.

- (a) The Debtor's debts are not primarily consumer debts and therefore the "means test" does not apply. The parties assume that no issues concerning the "means test" will arise in this case.
- (b) The Debtor's current monthly income as defined by the Bankruptcy Code is below the median income. The parties assume that no issues concerning the "means test" will arise in this case.
- (c) The Debtor's current monthly income as defined by the Bankruptcy Code is above the median income but the Debtor's expenses, as calculated under Section 707(b)(2)(A) are sufficient to rebut the presumption that the filing of a Chapter 7 case would be an abuse of the Bankruptcy laws. The parties assume that no issues concerning the "means test" will arise in this case.
- (d) A presumption of Bankruptcy abuse does arise in this case, but the Debtor and the Attorney will attempt to rebut the presumption by demonstrating extraordinary circumstances pursuant to Section 707(b)(2)(B) of the Bankruptcy Code. Attached to this Agreement is an Addendum setting forth an explanation of the Debtor's obligations in demonstrating extraordinary circumstances and the details of the parties' Agreement concerting fees for proceedings related to the establishment of extraordinary circumstances.

11. Debtor's Obligations.

The Debtor's obligations are as follows:

- (a) To promptly pay all Base and Non-Base Legal fees and charges.
- (b) To provide the Attorney with all requested documents, bills statements, payment advices, bank records, tax returns, tax bills, appraisals, retirement and savings account, and income information and to sign any and all necessary forms to allow the Attorney to secure such documentation.

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- To provide accurately and honestly all of the information necessary to prepare and file the Chapter 7 bankruptcy case, and other motions or proceedings arising during the course of the case.
- (d) To timely respond to all letters, emails and telephone calls from the Attorney or any member of his staff.
- (e) To keep the Attorney advised at all times of the Debtor's mailing and physical addresses, telephone numbers, and email addresses.
- (f) To appear at the first meeting of creditors (the 341 meeting) and at any other court hearings or meetings as may be required by the Court or any other party.
- (g) To keep all scheduled office appointments with the Attorney and to notify the Attorney in advance of any problems with the timing and scheduling or rescheduling of such appointments.
- (h) To contact the attorney by Telephone with the understanding that the Attorney is only able to return calls between the hours of 8:00 a.m. to 9:30 a.m. and 4:00 p.m. to 6:00 p.m. If the Attorney is available when the call is actually received, then the call will be taken at that time. However, if you have to leave a message for the Attorney then you must provide a number that you can be reached at during the designated times. The Attorney or Legal Assistant will make every effort to return all such telephone calls within 48 hours, excluding weekends and holidays.
- (i) To provide any information requested of the Debtor by the Chapter 7 Trustee, the Bankruptcy Administrator, or any other party in the case, unless the Court rules that the Debtor is not required to provide such information.
- (j) To respond as soon as possible to any requests for the Debtor by the Attorney or his Legal Assistant.
- (k) To sign a tax authorization form to authorize the Attorney to get copies of income tax returns from the respective taxing agencies for a period of four (4) years prior to the filing of your bankruptcy case.
- (l) To provide current bank account information to include monthly statements as requested and online account balances as of the date of the signing of your bankruptcy petition packet.

12. Attorney Withdrawal from Chapter 7 case, Adversary Proceeding or Contested Matter.

Pursuant to the Local Rules of the Bankruptcy Court, the Attorney shall remain the responsible attorney of record for the Debtor in all matters in the case until the case is closed, dismissed or the discharge is entered or until the Attorney is relieved from such representation by order of the Court. The parties agree that just reasons for the Attorney to withdraw from the representation of the Debtor, include but are not limited to the following:

- (a) The failure of the Debtor to provide complete, truthful and accurate information to the Attorney.
- (b) The failure of the Debtor to comply with the Debtor's obligations as provided for in this Agreement and in the Local Rules.
- (c) The failure of the Debtor to comply with any of the obligations imposed on the Debtor by the Bankruptcy Code and the Bankruptcy Rules.
- (d) The failure or refusal of the Debtor to comply with the Debtor's obligations to provide any supplemental information to the Court or to the Chapter 7 Trustee or to correct any incorrect or incomplete information previously provided to the Court or the Trustee.
- (d) The failure of the Debtor to provide complete, truthful and accurate information to the Court, the Chapter 7 Trustee.
- (e) The failure of the Debtor to pay for all Non-Base fee services.
- (f) If the Debtor are husband and wife, then any separation, serious domestic dispute, or divorce of the parties.
- (g) Any irreconcilable conflict between the Attorney and the Debtor with respect to the case.

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Non-Discharge of Certain Debts. 13.

I have been told that some debts are not discharged by a Chapter 7 bankruptcy. I understand that some of the debts that are not dischargeable are (1) Certain tax debts and other debts or fines owed to governmental units, including parking tickets (2) Debts incurred by fraudulent means, including but not limited to, recent cash advances and other recent usage, (3) Accidents while driving under the influence of drugs or alcohol, (4) Alimony and child support, (5) judgment liens and liens on property, (6) Intentional torts, and (7) Credit card charges used to pay State or Federal Taxes, (8) Student Loans owed to the government and non-government agencies.

Debtor has been informed, and fully understands, the following restrictions regarding receiving a discharge in another bankruptcy once Debtor receives a discharge in this bankruptcy:

- (a) A chapter 7 Debtor may not be granted a discharge if a discharge was received under chapter 7 in a case filed within eight years of the filing of a chapter 7 petition. (Eight years between chapter 7 discharges).
- (b) A chapter 13 Debtor may not be granted a discharge if he/she received a discharge in a previous chapter 7, 11 or 12 filed within four years of the filing of a chapter 13. (Four years between chapter 7 and then a chapter 13 discharge).

Offices of Stuart B. Handelman, P.C.

Dated: 7-2-2018

Debtor: Paul maylee

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United States Bankruptcy Court Northern District of Illinois

In re	Paul J. Maylee		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	10
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to t	he best of my
Date:	August 9, 2018	/s/ Paul J. Maylee Paul J. Maylee		